

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE: Stephanie Ann Sterling
1150 Gabrielle Elaine Dr #312
Columbus, OH 43228

Case No: 21-53787

Chapter 13

Judge: C KATHRYN PRESTON

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY**

The Case was commenced on November 17, 2021.

The plan was confirmed on January 26, 2022.

The Case was concluded on March 01, 2023.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have cleared the Trustee's Account. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

NOTICE OF DISMISSAL AFTER CONFIRMATION. THE SUBJECT CASE HAS BEEN DISMISSED.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 8,883.35

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 2.00%

NAME OF CREDITIOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
AMERICAN CREDIT ACCEPTANCE 00001 Unsecured	0.00	0.00	0.00	0.00
AMERICAN ELECTRIC POWER 00004 Unsecured	4.73	0.00	0.00	4.73
American Express National Bank 00005 Unsecured	18.50	0.00	0.00	18.50
Amex/DSNB 00006 Unsecured	Not filed	0.00	0.00	0.00
Aspen Dental 00007 Unsecured	Not filed	0.00	0.00	0.00
AT&T 00008 Unsecured	Not filed	0.00	0.00	0.00
Baptist Health Lexington 00009 Unsecured	Not filed	0.00	0.00	0.00
Blue Grass Energy 00010 Unsecured	Not filed	0.00	0.00	0.00
BMW Bank of North America 00011 Unsecured	307.34	0.00	0.00	307.34

NAME OF CREDTIOR/ CLAIM NUMBER		AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL INTEREST		BALANCE DUE
CB Indigo 00012	Unsecured	Not filed	0.00	0.00	0.00
Chase Bank 00013	Unsecured	Not filed	0.00	0.00	0.00
Comenity Bank 00014	Unsecured	Not filed	0.00	0.00	0.00
Commonwealth Credit Union 00015	Unsecured	56.71	0.00	0.00	56.71
CONSUMER PORTFOLIO SERVICES 00016	Unsecured	Surrendered	0.00	0.00	0.00
Eagle Loan Company of Ohio Inc 00002	Secured-PMSI	2,655.31	2,655.31	92.29	0.00
Ehren W. Slagle 00018	Unsecured	Not filed	0.00	0.00	0.00
Elizabeth V. Westfall 00019	Unsecured	Not filed	0.00	0.00	0.00
EMP Of Franklin County 00020	Unsecured	Not filed	0.00	0.00	0.00
INTERNAL REVENUE SERVICE 00035	Unsecured	247.97	0.00	0.00	247.97
INTERNAL REVENUE SERVICE 00003	Priority (new)	23,266.05	62.08	0.00	23,203.97
Intercoastal Financial, LLC 00038	Unsecured	8.09	0.00	0.00	8.09
LVNV FUNDING LLC 00017	Unsecured	41.00	0.00	0.00	41.00
Macys/DSNB 00022	Unsecured	Not filed	0.00	0.00	0.00
MERRICK BANK 00023	Unsecured	25.74	0.00	0.00	25.74
Midland Credit Management, Inc 00036	Unsecured	17.55	0.00	0.00	17.55
Ohio Health 00024	Unsecured	Not filed	0.00	0.00	0.00
Ohio Health Physicians 00025	Unsecured	Not filed	0.00	0.00	0.00
Ohio Health Primary Care Physicians 00026	Unsecured	Not filed	0.00	0.00	0.00
Plaza Services, LLC 00027	Unsecured	79.19	0.00	0.00	79.19
Progressive Direct Insurance Company 00028	Unsecured	Not filed	0.00	0.00	0.00
Quantum3 Group LLC 00037	Unsecured	16.34	0.00	0.00	16.34
State Of Ohio Department Of Taxation 00029	Unsecured	Not filed	0.00	0.00	0.00
Stephanie Ann Sterling 00000	Debtor Refund	0.00	0.00	0.00	0.00
Syncb/Belk 00030	Unsecured	Not filed	0.00	0.00	0.00
TBOM/Fortiva 00031	Unsecured	Not filed	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
Thomas Sterling, Jr. 00032 Unsecured	Not filed	0.00	0.00	0.00
United States Attorney General 00033 Unsecured	Not filed	0.00	0.00	0.00
US Department of Education/MOHELA 00021 Unsecured	4,210.43	0.00	0.00	4,210.43
WLCC Lending TLP 00034 Unsecured	Not filed	0.00	0.00	0.00
Debtor refund to be issued upon the approval of the Final Report and Account	728.50	728.50		

SUMMARY OF CLAIMS ALLOWED AND PAID:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	2,655.31	23,266.05	251,679.40	0.00	728.50	278,329.26
PRIN PAID	2,655.31	62.08	0.00	0.00	728.50	3,445.89
INT PAID	92.29	0.00	0.00	0.00		92.29
				TOTAL PAID:		3,538.18

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
Mark Albert Herder	4,672.50	4,672.50

COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
554.22	0.00	118.45	672.67

Dated: 03/08/2023

/s/ Edward A. Bailey
EDWARD A. BAILEY TRUSTEE
550 POLARIS PARKWAY
SUITE 500
WESTERVILLE, OH 43082-7045
(614)436-6700

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CERTIFICATION AND OPPORTUNITY TO OBJECT

/s/ Edward A. Bailey

EDWARD A. BAILEY TRUSTEE
550 POLARIS PARKWAY
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WESTERVILLE, OH 43082-7045
(614)436-6700

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CERTIFICATE OF SERVICE

I hereby certify that on March 08, 2023, a copy of the foregoing Certification of Final Payment and Case History was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Asst. U.S. Trustee
Edward A. Bailey
Mark Albert Herder

and on the following by **ordinary U.S. Mail** addressed to:

Stephanie Ann Sterling
1150 Gabrielle Elaine Dr #312
Columbus, OH 43228

See Creditor Matrix
All Creditors and Parties in Interest

BMW Bank of North America
AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 731180000

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 235410000

AEP Ohio
850 Tech Center Dr.
Gahanna, OH 432306605

AEP Ohio
Attn. Bankruptcy Dept.
1 AEP Way
Hurricane, WV 255260000

AEP Ohio
PO BOX 371496
Pittsburgh, PA 152507496

AMEX/DSNB
9111 Duke Blvd.
Mason, OH 450408999

AT&T
Dept 98696
PO Box 1259
Oaks, PA 194560000

AT&T
PO Box 8100
Aurora, IL 605078100

AT&T
Payment Processing Center
PO Box 55126
Boston, MA 022050000

AT&T Midwest
208 South Akard Street
Dallas, TX 752020000

Affiliate Asset Solutions, LLC
Rep for EMP of Franklin County LTD
145 Technology Parkway NW, SUite
100
Norcross, GA 300922913

American Credit Acceptance
3741 S. Nova Road
Port Orange, FL 321294233

American Credit Acceptance
961 E Main St, 2nd Floor
Spartanburg, SC 293020000

American Express
P.O. Box 650448
Dallas, TX 752650448

American Express
P.O. Box 6618
Omaha, NE 681050618

American Express
P.O. Box 981537
El Paso, TX 799981537

American Express
PO Box 297871
Fort Lauderdale, FL 333290000

American Express Bank
200 Vesey Street
New York, NY 102850000

American Express National Bank
c/o Becket and Lee LLP
PO Box 3001
Malvern, PA 193550701

Aspen Dental
PO Box 1578
Albany, NY 122010000

Asst US Trustee (Col)
Office of the US Trustee
170 North High Street
Suite 200
Columbus, OH 432150000

BMW Financial Services
5550 Britton Parkway
PO Box 2071996
Hilliard, OH 430267456

BMW Financial Services
PO Box 3608
Dublin, OH 430160000

BMW Financial Services Attn Customer
Account
5550 Britton Parkway
Hilliard, OH 430260000

Baptist Health Lexington
1740 Nicholasville Rd
Lexington, KY 405030000

Blue Grass Energy
327 Sea Biscuit Way
Cynthiana, KY 410310000

CB Indigo
PO Box 4499
Beaverton, OR 970760000

CKS Financial
Rep For TBOM/Fortiva
Po Box 2856
Chesapeake, VA 233272856

CPS Inc.
Po Box 57071
Irvine, CA 926195707

CPS, Inc
PO Box 98753
Phoenix, AZ 850380000

Chase Bank
800 Brooksedge Blvd.
Westerville, OH 430810000

Chase Bank
PO Box 15298
Wilmington, DE 198505145

Chase Bank
PO Box 659754
San Antonio, TX 782659754

Comenity Bank
Bankruptcy Dept.
PO Box 182125
Columbus, OH 432182125

Comenity/Victoria's Secret
PO Box 659728
San Antonio, TX 782659728

Commonwealth Credit Union
417 High Street
Frankfort, KY 406012165

Commonwealth Credit Union
PO Box 978
Frankfort, KY 406020978

Consumer Portfolio Services
19500 Jamboree Rd, Suite 500
Irvine, CA 926120000

Consumer Portfolio Services
PO Box 57071
Irvine, CA 926197071

Credit Bureau Systems
Rep for Baptist Health Lexington
2541 Sir Barton Way
Lexington, KY 405780000

Credit One Bank
PO Box 60500
City Of Industry, CA 917160500

Credit One Bank
PO Box 98872
Las Vegas, NV 891930000

Credit One Bank
PO Box 98873
Las Vegas, NV 891938873

Doctors Hospital
PO Box 182143
Columbus, OH 432182143

Doctors Hospital/Ohio Health
5350 Frantz Road
Dublin, OH 430160000

ECMC
1 Imation Pl
Oakdale, MN 551280000

ECMC
Lockbox 8682
PO Box 75848 #8682
St. Paul, MN 551750000

EMP Of Franklin County
4535 Dressler Rd. NW
Canton, OH 447182545

EMP Of Franklin County, LTD
PO Box 14000
Belfast, ME 049154033

Eagle Loan Company Of Ohio, Inc.
1940 Baltimore-Reynoldsburg Road
Reynoldsburg, OH 430680000

Eagle Loan Company Of Ohio, Inc.
5055 Roberts Road
Hilliard, OH 430260000

Eagle Loan Company Of Ohio, Inc.
PO Box 54927
Cincinnati, OH 452540000

Ehren W. Slagle
Rep for Thomas J. Sterling, Jr.
351 West Nationwide Boulevard
Columbus, OH 432150000

Elizabeth V. Westfall
150 E. Mound Street, Suite 206
Columbus, OH 432150000

Fed Loan Servicing
PO Box 60610
Harrisburg, PA 171060610

Fed Loan Servicing
PO Box 69184
Harrisburg, PA 171060000

Fedloan Servicing Credit
Po Box 60610
Harrisburg, PA 171060610

Fortiva Credit Card
PO Box 650847
Dallas, TX 752650847

Fortiva MC/TBOM
5 Concourse Parkway, Suite 400
Atlanta, GA 303280000

Galaxy International Purchasing LLC
Rep for TBOM/Fortiva
4730 S Fort Apache Rd Ste 300
Las Vegas, NV 891477947

Genesis FS Card Services
PO Box 4477
Beaverton, OR 970760000

Great Lakes Educational Loan Services
2401 International POB 7859
Madison, WI 537043192

Intercoastal Financial, LLC
7954 Transit Rd. #144
Williamsville, NY 142210000

Internal Revenue Service
PO Box 7346
Philadelphia, PA 191010000

Internal Revenue Service
PO Box 7346
Philadelphia, PA 191017346

Internal Revenue Service
PO Box 802501
Cincinnati, OH 452800000

Internal Revenue Service
PO Box 931200
Louisville, KY 402931200

Internal Revenue Service
SB/SE, Insolvency Room 1150
31 Hopkins Plaza
Baltimore, MD 212012852

JP Recovery Services
Rep For OhioHealth Physicians
2022 Center Ridge Rd, Suite 370
Rocky River, OH 441163501

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 296030587

Lakireddy Dental, LLC
1501 Hilliard Rome Road
Columbus, OH 432280000

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 296030368

Macys/DSNB
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Mason, OH 450400000

Macys/FDSB
9111 Duke Blvd.
Mason, OH 450400000

Merrick Bank
PO Box 1500
Draper, UT 840200000

Merrick Bank
PO Box 30537
Tampa, FL 336303537

Merrick Bank
PO Box 660175
Dallas, TX 752660175

Merrick Bank
PO Box 660702
Dallas, TX 752660702

Midland Credit Management, Inc.
PO Box 2037
Warren, MI 480900000

Navient
PO Box 9533
Wilkes-Barre, PA 187730000

Navient
PO Box 9635
Wilkes-Barre, PA 187739635

Navient-Department Of Education
PO Box 740351
Atlanta, GA 303740000

Nelnet Loan Services
3015 South Parker Road Suite 425
Aurora, CO 800140000

Ohio Department Of Taxation
PO Box 182402
Columbus, OH 432182402

Ohio Department of Taxation
Compliance Division
P.O. Box 182402
Columbus, OH 432182402

Ohio Health
5350 Frantz Road
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Ohio Health
PO Box 182140
Columbus, OH 432180000

Ohio Health
PO Box 183221
Columbus, OH 432180000

Ohio Health
PO Box 183221
Columbus, OH 432183221

Ohio Health
Rep For Grant Medical Center
PO Box 182140
Columbus, OH 432180000

Ohio Health Physician Group Inc
180 East Broad Street
Columbus, OH 432150000

Ohio Health Physician Group Inc
L 3061
Columbus, OH 432600000

Ohio Health Physicians
PO Box 183221
Columbus, OH 432183221

Ohio Health Primary Care Physicians
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Hilliard, OH 430260000

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Attn: OPG Billing
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Dublin, OH 430164259

OhioHealth Physician Group LLC
41 S. High St., Suite 25
Columbus, OH 432150000

Online Information Svcs
Rep For Blue Grass Energy
PO Box 1489
Winterville, NC 285900000

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 235410000

Pendrick Capital Partners, LLC
Rep for EMP of Franklin County
1714 Hollinwood Drive
Alexandria, VA 223070000

Personify Financial
PO Box 208417
Dallas, TX 753200000

Personify Financial
PO Box 500650
San Diego, CA 921500000

Plaza Services, LLC
PO BOX 1931
Burlingame, CA 940110000

Progressive Direct Insurance Company
P.O. Box 31260
Tampa, FL 336310000

Progressive Direct Insurance Company
P.O. Box 512929
Los Angeles, CA 900510000

Quantum3 Group LLC as agent for
Galaxy International Purchasing LLC
PO Box 788
Kirkland, WA 980830788

Revco Solutions
Rep for Doctors Hospital/OhioHealth
Po Box 163279
Columbus, OH 432163279

State Of Ohio Department Of Taxation
4485 Northland Ridge Blvd
Columbus, OH 432290000

State Of Ohio Department Of Taxation
750 Cross Pointe Road
Columbus, OH 432300000

State Of Ohio Department of Taxation
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Syncb/Belk
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TBOM/Fortiva
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US Department of Education/MOHELA
633 Spirit Drive
Chesterfield, MO 630050000

US Dept Of Education/GLELSI
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Madison, WI 537070000

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Columbus, OH 432150000

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WLCC Lending TLP
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